

```
Set
                                 Description
                          FEDI OR ELECTRONIC()DATA()INTERCHANGE? OR HUB OR CLEARINGHO-
USE? OR CLEARING()HOUSE? OR (CENTRAL OR MAIN)()(HOST OR COMPU-
TER OR SERVER OR FACILITY) OR THIRD()PARTY OR INTERMEDIARY
RECEIVABLE?? OR AR
S1.
               103207
                 97614
                                PAYABLE? ? OR AP
ACCOUNTS()RECEIVABLE()PAYABLE
INVOICE? ? OR VOUCHER? ? OR PO OR PURCHASE()ORDER? ?
MARKET()PLACE? OR MARKETPLACE? OR AUCTION? OR TRADE OR TRADE
S3
                  7584
54
                        n
S5
                 22141
56
                15533
                          DING OR NETWORK() EXCHANGE
S7.
              108443
                                PAYMENT? ? OR CREDIT OR PAY OR PAYING OR CASH OR MONEY OR -
                          SETTLEMENT
                                SI AND SZ AND S3 AND S5 AND S6 AND S7 (Reviewed)
s9
                                S1 AND S2
                    211
S10
                    211
                                S2 AND S9
                                $3 AND $10
$11 NOT $8(KWIC all)
$1 AND $5
S11
S12
                        4 .
S13
                    186
                                S13 AND (RECONCIL?)
S14 NOT (S8 OR S11) (REVIEWED)
S1 AND RECONCIL?
S14
S15
S16
                      26
                         4 S16 NOT (S8 OR S11 OR S14)
2 S17 NOT AY=(2001 OR 2002 OR 2003 OR 2004 OR 2005)
7 S1 AND S5 AND S6 AND S7 (Kuic DD2)
5 S19 NOT (S8 OR S11 OR S14 OR S18)
6 (SECRET OR BLIND OR PRIVATE OR ANONYMOUS?)(5N)(PURCHASE OR TRANSACTION? ? OR BUYER? ? OR SELLER? ? OR PURCHASER? ?)
S17
                      24
                      12
S18.
s19 ~
S20
S21
                    433
S22
                      29
                                S1 AND S21
                                S6 AND S21
S22 OR S23
S23
                      45
                      67
S24
$25
$26
$27
                      19
                                S7 AND S24
                               $25 NOT AY=(2001 OR 2002 OR 2003 OR 2004 OR 2005) ($25 NOT ($21 OR $8 OR $11 OR $14 OR $18) $26 NOT ($8 OR $11 OR $14 OR $18) (KUIC ARE)
                      11
$28
?
```

```
? show files;ds
    File 348: EUROPEAN PATENTS 1978-2005/Aug w03
                               (c) 2005 European Patent Office
    File 349:PCT FULLTEXT 1979-2005/UB=20050825,UT=20050818
   (c) 2005 WIPO/Univentio

File 15:ABI/Inform(R) 1971-2005/Sep 01

(c) 2005 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2005/Sep 01
   (c) 2005 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Sep 01
   (c)2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
                              (c) 1999 The Gale Group
   File 275:Gale Group Computer DB(TM) 1983-2005/Sep 01
                              (c) 2005 The Gale Group
   File 621:Gale Group New Prod.Annou.(R) 1985-2005/Sep 01
  (c) 2005 The Gale Group

File 9:Business & Industry(R) Jul/1994-2005/Aug 31
(c) 2005 The Gale Group

File 20:Dialog Global Reporter 1997-2005/Sep 01
(c) 2005 Dialog
  File 476: Financial Times Fulltext 1982-2005/Aug 31 (c) 2005 Financial Times Ltd File 610: Business Wire 1999-2005/Sep 01
  (c) 2005 Business Wire.
File 613:PR Newswire 1999-2005/sep 01
  (c) 2005 PR Newswire Association Inc
File 24:CSA Life Sciences Abstracts 1966-2005/Jul
                              (c) 2005 CSA.
  File 634:San Jose Mercury Jun 1985-2005/Aug 31 (c) 2005 San Jose Mercury News
  File 636:Gale Group Newsletter DB(TM) 1987-2005/Sep 01
  (c) 2005 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
  (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
                             (c) 1999 PR Newswire Association Inc
                   13:BAMP 2005/Aug W3
 (c) 2005 The Gale Group
File 85:Grants 2005/Sep
(c) 2005 ORYX Press
                   95:TEME-Technology & Management 1989-2005/Jul w4
                            (c) 2005 FIZ TECHNIK
 Set
                         Items
                                                Description
                                      DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCRIPTION

DESCR
 S1
                   2293700
                                               RECEIVABLE? ? OR AR PAYABLE? ? OR AP
                   1351919
 S2
 s3
                   1651892
                                      ACCOUNTS()RECEIVABLE()PAYABLE

INVOICE? ? OR VOUCHER? ? OR PO OR PURCHASE()ORDER? ?

MARKET()PLACE? OR MARKETPLACE? OR AUCTION? OR TRADE OR TRADING OR NETWORK()EXCHANGE
 S4
                              469
 S5
                     651350
 S6
               12238418
 S7
               19347735
                                               PAYMENT? ? OR CREDIT OR PAY OR PAYING OR CASH OR MONEY OR -
                                       SETTLEMENT
                                     SETTLEMENT

(SECRET OR BLIND OR PRIVATE OR ANONYMOUS?)(5N)(PURCHASE OR TRANSACTION? ? OR BUYER? ? OR SELLER? ? OR PURCHASER? ?)

S1 AND S2 AND S3 AND S5 AND S6 AND S7

S1(30N)S8

S2(30N)S3(30N)S8(30N)S7

S7(30N)S8

S1(30N)S15

S1(30N)S5(30N)S8(30N)(SETTLEMENT OR RECONCIL?)(Kurc all)
S1(30N)S5(30N)S8

PAYMENT(6N)(CREDITING OR CREDITED)
S8(20N)S16
 S8
                     131123
s9
                           2548
S10
                          1871
S11
                                 44
S12
                        19949
S13
S14
S15
S16
                          1761
                                              S8(20N)S16
$17
S18
                            246
                                              $1(30n)$2(30n)$3(30n)$5(30n)$6(30n)$7
                                              S11 OR S14 OR S15 OR S18
S19 NOT PY>2000
S19
                             346
S20
                             208
                                              RD (unique items)
S21 FROM 348,349 (Kuic all)
S21
                             137
S22
```

```
? show files;ds
             2:INSPEC 1969-2005/Aug w3
 File
           (c) 2005 Institution of Electrical Engineers 35:Dissertation Abs Online 1861-2005/Aug
                 (c) 2005 ProQuest Info&Learning
File 65:Inside Conferences 1993-2005/Aug w4
(c) 2005 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Jul
(c) 2005 The HW Wilson Co.
File 256:TecInfoSource 82-2005/Aug
                 (c) 2005 Info. Sources Inc
File 474:New York Times Abs 1969-2005/Aug 31
(c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Aug 31
(c) 2005 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
 File 23:CSA Technology Research Database 1963-2005/Aug
                 (c) 2005 CSA.
           56:Computer and Information Systems Abstracts 1966-2005/Aug (c) 2005 CSA.
.File
Set
               Items
                             Description
                      Description

EDI OR ELECTRONIC()DATA()INTERCHANGE? OR HUB OR CLEARINGHO-
USE? OR CLEARING()HOUSE? OR (CENTRAL OR MAIN)()(HOST OR COMPU-
TER OR SERVER OR FACILITY) OR THIRD()PARTY OR INTERMEDIARY

RECEIVABLE? ? OR AR.

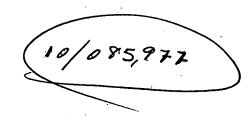
PAYABLE? ? OR AP

ACCOUNTS()RECEIVABLE()PAYABLE

INVOICE? ? OR VOUCHER? ? OR PO OR PURCHASE()ORDER? ?

MARKET()PLACE? OR MARKETPLACE? OR AUCTION? OR TRADE OR TRA-
DING OR NETWORK()EXCHANGE
S1
               63610
             131483
S3
               23453
S4
               49810
S6
             727080
                       DING OR NETWORK() EXCHANGE
$7 ₄ೄ_
            668554
                            PAYMENT? ? OR CREDIT OR PAY OR PAYING OR CASH OR MONEY OR -
                       SETTLEMENT
                       (SECRET OR BLIND OR PRIVATE OR ANONYMOUS?)(5N)(PURCHASE OR TRANSACTION? ? OR BUYER? ? OR SELLER? ? OR PURCHASER? ?)
S8
              22608
                            RECONCIL?
                            SI AND SZ AND S3 AND S5 AND S6 AND S7/Reviewed
S10
S11
                            S1 AND S8
S11 NOT PY>2000
                    28
S12
                    15
S13.
                   14
                            RD (unique items)
S14
                     0.
                            S2 AND S3 AND S8 AND S7
                  362
S15
                            S7 AND S8
                            S1 AND S15
S16
S17
                            S16 NOT S13
                            RD (unique items) (Luic all)
S1 AND S5 AND S8 AND (SETTLEMENT? OR RECONCIL?)
S1 AND S5 AND S8 (Reviewed)
S18
S19
S20
$21
$22
$23
              45686
                            PAYMENT
                1885
                            S21(6N)(CREDITING OR CREDIT? ? OR CREDITED OR APPLY?)
S1 AND S22
                   56
$24
$25
                            S8 AND S23
S23 NOT PY>2000
                    0
                   51
                            RD (unique items) (Kuir all)
$26
?
                   43
```

? show files;ds File 340:CLAIMS(R)/US Patent 1950-05/Aug 30
(c) 2005 IFI/CLAIMS(R)
File 349:PCT FULLTEXT 1979-2005/UB=20050825,UT=20050818 (c) 2005 WIPO/Univentio File 351:Derwent WPI 1963-2005/UD,UM &UP=200555 (c) 2005 Thomson Derwent File 638: Newsday/New York Newsday 1987-2005/Aug 30 (c) 2005 Newsday Inc.
File 654:US Pat.Full. 1976-2005/Sep 01
(c) Format only 2005 Dialog
File 992:NewsRoom 2004 Jan 1-2004/Dec 31
(c) 2005 Dialog



Set S1

Items Description

14 (CREDITING OR CREDITED OR DEPOSITING OR DEPOSITED) (6N) (PAY-MENT) (6N) (FIRST OR INITIAL OR PRIMARY) (1W) (PARTICIPANT? ? OR -PERSON OR SELLER OR INDIVIDUAL OR BUYER OR CUSTOMER OR BIDDER OR SENDER OR USER OR SHOPPER)

RD (whique items)

2/3,K/1 (Item 1 from file: 340)
DIALOG(R)File 340:CLAIMS(R)/US Patent
(c) 2005 IFI/CLAIMS(R). All rts. reserv.

2005-0060257. 10821544

E/SYSTEM AND METHOD FOR PAYING DOWN DEBT USING AN EQUITY LOAN REVOLVING

LINE OF CREDIT

Inventors: Fry John D (US) Assignee: Unassigned Or Assigned To Individual

Assignee Code: 68000

	Publication Number	Kind Date	Application Number	Date
Priority Applic: Provisional Applic:		7 A1 20050317		20040715 20040715 20030730 20040617

Non-exemplary Claims: ...4. The method as recited in claim 2, wherein the entire first user payment is automatically deposited into the loan account, such that the loan principal is reduced by the amount of the automatically deposited first user payment.

2/3,K/2 (Item 2 from file: 340) DIALOG(R)File 340:CLAIMS(R)/US Patent (c) 2005 IFI/CLAIMS(R). All rts. reserv.

10176874 2002-0120570

E/TRADE RECEIVABLE PROCESSING METHOD AND APPARATUS

Inventors: Loy John J (US)

Assignee: Unassigned Or Assigned To Individual

Assignee Code: 68000

·	Publication Number	Kind	Date	A	pplication Number	Date
Continuation of: Priority Applic:	US 20020120570 UNKNOWN	) A1	20020829	WO US	200285977 2001US41642 200285977 2001US41642	20020228
Provisional Applic:						20010809

Exemplary Claim: ...of the first participant to a second participant, the electronic invoice including one or more payment terms wherein one term requires payment of the receivable be sent to the receivable clearinghouse; receiving a payment from the second participant; recording receipt of the payment in the receivable clearinghouse; and, crediting the receipt of the payment to the first participant.